

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security **0** Assumption of Executory Contract or Unexpired Lease **4** Lien Avoidance

Last Revised September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

IN RE:

Case No. 19-14880
Judge _____

Hirschfeld, Florence

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

Original

Modified/Notice Required

Date: February 11, 2020

Motions Included

Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: DES

Initial Debtor: FH

Initial Co-Debtor:

Part 1: Payment and Length of Plan

a. The debtor has paid \$3,198.00 to date. The debtor shall make tier payments of \$ 444.00 per month for 6 months; \$1,000.00 per month for 43 months to the Chapter 13 Trustee, starting on 03/01/2020.

b. The debtor shall make plan payments to the Trustee from the following sources:
 Future Earnings
 Other sources of funding (describe source, amount and date when funds are available): _____

c. Use of real property to satisfy plan obligations:
 Sale of real property
Description: _____
Proposed date for completion: _____

Refinance of real property
Description: _____
Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property
Description: _____
Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ None to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Straffi & Straffi	Administrative Expense	4,500.00
Standing Chapter 13 Trustee	507(a)(1) Admin Exp.	To be Determined

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
None			

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: []NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Bank of America	121 Yellowbank Rd, Toms River, NJ 08753-3155	48,073.410	0.00%	48,073.41	1,926.00

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: [X] NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
None					

c. Secured claims excluded from 11 U.S.C. 506: [] NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
None				

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [] NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Anil K. Gupta, MD PA	121 Yellowbank Rd, Toms River,	3,054.00	233,800.00	296,687.00	0.00	0.00%	0.00

	NJ 08753-3155						
Capital One	121 Yellowbank Rd, Toms River, NJ 08753-3155	469.00	233,800.00	296,687.00	0.00	0.00%	0.00
Ernest Ginalis, MD	121 Yellowbank Rd, Toms River, NJ 08753-3155	8,700.00	233,800.00	296,687.00	0.00	0.00%	0.00
LVNV Funding, LLC	121 Yellowbank Rd, Toms River, NJ 08753-3155	\$2,000.00	233,800.00	296,687.00	0.00	0.00%	0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender [] NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Credit Acceptance	2012 Toyota Camry	8375.00	1878.72

f. Secured Claims Unaffected by the Plan [X] NONE

The following secured claims are unaffected by the Plan:

g. Secured Claims to Be Paid in Full Through the Plan [] NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
None		

Part 5: Unsecured Claims [] NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

Not less than \$ _____ to be distributed *pro rata*
 Not less than _____ percent
 Pro Rata distribution from any remaining funds

b. Separately Classified Unsecured Claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
None			

Part 6: Executory Contracts and Unexpired Leases [X] NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
None				

Part 7: Motions [] NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [] NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Anil K. Gupta, MD PA	121 Yellowbank Rd, Toms River, NJ 08753-3155	Judgment	3,054.00	233,800.00	23,675.00	296,687.00	3,054.00
Capital One	121 Yellowbank Rd, Toms River, NJ 08753-3155	Judgment	469.00	233,800.00	23,675.00	296,687.00	469.00
Ernest Ginalis, MD	121 Yellowbank Rd, Toms River, NJ 08753-3155	Judgment	8,700.00	233,800.00	23,675.00	296,687.00	8,700.00
LVNV Funding, LLC	121 Yellowbank Rd, Toms River, NJ 08753-3155	Judgment	2,000.00	233,800.00	23,675.00	296,687.00	2,000.00

b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [] NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified
None						

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled	Total	Amount to be	Amount to be

		Debt	Collateral Value	Deemed Secured	Reclassified as Unsecured
None					

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

Upon Confirmation
 Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) **Trustee Commissions**
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-petition claims The Standing Trustee [] is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

If this plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **2/11/20**

Explain below why the Plan is being modified.	Explain below how the Plan is being modified.
Plan was modified to remove the Loan Modification and pay arrears in full through the plan	Plan was modified by removing the Loan Modification and paying arrears in full through the plan

Are Schedules I and J being filed simultaneously with this Modified Plan? [] Yes No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE
 Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: February 11, 2020

/s/ Florence Hirschfeld

Debtor

Date: February 11, 2020

Joint Debtor

Date: February 11, 2020

/s/ Daniel E. Straffi, Jr.

Attorney for the Debtor(s)

In re:
Florence Hirschfeld
Debtor

Case No. 19-14880-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 122

Date Rcvd: Feb 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2020.

db Florence Hirschfeld, 121 Yellowbank Rd, Toms River, NJ 08753-3155
aty +KML Law Group, PC, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812
lm +Bank of America, 9700 Bissonnet Street, Suite 1500, Houston, TX 77036-8013
cr ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance Corporation, 25505 W. 12 Mile Road,
Southfield, MI 48034-1846)
518074777 Account Control Technology, PO Box 9006, Renton, WA 98057-9006
518074778 Account Resolution Services, PO Box 459079, City of Sunrise, FL 33345-9079
518074779 Anil K. Gupta, MD PA, 780 Route 37 W Ste 220, Toms River, NJ 08755-5059
518074781 Assetcare, Inc., 5100 Peachtree Industrial Blvd, Norcross, GA 30071-5721
518074783 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Attn: Bankruptcy, PO Box 982238,
El Paso, TX 79998-2238)
518074785 BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
518256576 Bank of America, PO Box 31785, Tampa, FL 33631-3785
518074784 Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
518074786 Bey Lea Village Nrsng-Rehab Ctr, 515 Fairmont Ave, Dallas, TX 75201
518074787 Brielle Orthopedics, PA, 457 Jack Martin Blvd, Brick, NJ 08724-7776
518074788 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: Caine & Weiner Co, PO Box 55848, Sherman Oaks, CA 91413-0848)
518074794 CF Medical, LLC, PO Box 23369, Waco, TX 76702-3369
518074795 ++CHRYSLER FINANCIAL, 27777 INKSTER RD, FARMINGTON HILLS MI 48334-5326
(address filed with court: Chrysler Financial, PO Box 551080, Jacksonville, FL 32255)
518197075 +COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518074791 +CareOne at Wall, 2621 Highway 138, Wall, NJ 07719-9660
518074792 +Cascade Receivables Management, PO Box 320006, Birmingham, AL 35232-0006
518074796 +Citibank N.A., 111 Wall St, New York, NY 10005-3581
518074797 Coastal Neurosurgery, P.A., 9 Hospital Dr, Toms River, NJ 08755-6425
518074799 Commonwealth Financial, 245 Main St, Scranton, PA 18519-1641
518074800 Community Medical Center St Barnabas, PO Box 820, Newark, NJ 07101-0820
518074802 Credence Resource Management, LLC, PO Box 2210, Southgate, MI 48195-4210
518074803 Credit Acceptance, 25505 W 12 Mile Rd Ste 3000, Southfield, MI 48034-8331
518074804 Credit Acceptance Corp, PO Box 513, Southfield, MI 48037-0513
518074806 +Deborah Heart & Lung Center, 200 Trenton Rd, Browns Mills, NJ 08015-1764
518074807 Dermone Dermatology, PO Box 4103, Belfast, ME 04915-4100
518074808 Diagnostic Laboratory Services, 520 E 22nd St, Lombard, IL 60148-6110
518074810 Diversified Adjustment Service, PO Box 32145, Fridley, MN 55432-0145
518074812 Dr. Arora MD, 321 N Warren St, Trenton, NJ 08618-4741
518074813 Dr. Owusu Boahen, 1 Plainsboro Rd, Plainsboro, NJ 08536-1913
518074814 Dr. Panneerselvam, 2138 Mendon Rd Ste 102, Cumberland, RI 02864-3832
518074815 Dr. Thomas Graf, 3 Penn Plz E # PP-12M, Newark, NJ 07105-2258
518074816 Ear Nose Throat & Facial Plastic Surgery, PC, 723 Fitzwatertown Rd,
Willow Grove, PA 19090-1337
518074817 Emergency Physicians of South Jersey, 90 Brick Rd, Marlton, NJ 08053-2177
518074818 Ernest Ginalis, MD, 279 3rd Ave Ste 407, Long Branch, NJ 07740-6218
518074819 Everbank, 7105 Corporate Dr, Plano, TX 75024-4100
518074821 Gem Recovery Systems, PO Box 85, Emerson, NJ 07630-0085
518074822 Govardhana Yannam MD, 478 Brick Blvd, Brick, NJ 08723-6077
518074824 HCFS Healthcare Financial, LLC, Akron Billing Center, 3585 Ridge Park Dr,
Akron, OH 44333-8203
518074826 HRRG, PO Box 8486, Coral Springs, FL 33075-8486
518074823 Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292
518074825 Horizon Blue Cross Blue Shield of NJ, PO Box 820, Newark, NJ 07101-0820
518074827 IC System, PO Box 64437, Saint Paul, MN 55164-0437
518074828 +Isabel Guerrero MD, 25 Mule Rd Ste B-1, Toms River, NJ 08755-5037
518074829 +Jersey Shore University Medica, 1945 Route 33, Neptune, NJ 07753-4859
518074831 Jing Yang, 628 N Butrick St, Waukegan, IL 60085-3742
518074832 KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
518074833 Louis Zinterhofer, 279 3rd Ave Ste 104, Long Branch, NJ 07740-6205
518074834 Lourdes Medical Center of Burlington Co., 218 Sunset Rd, Willingboro, NJ 08046-1110
518074836 +Lyons, Doughty Veldhuis, 136 Gaither Dr Ste 100, Mount Laurel, NJ 08054-2239
518074839 MCOC OP/Jersey Shore Meridian Health Sys, 1100 Route 72 W Ste 201,
Manahawkin, NJ 08050-2446
518074843 MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
518074837 Marigold Financial, LLC, PO Box 2009, Riverside, CA 92516-2009
518074840 Meridian Health, PO Box 650292, Dallas, TX 75265-0292
518074841 Meridian Medical Group-FAC PRAC, PO Box 416768, Boston, MA 02241-6768
518074844 Myriad Emergency Phys, LLC, PO Box 80137, Philadelphia, PA 19101-1137
518074845 Nader Nakhleh DO, 61 Davis Ave, Neptune, NJ 07753-4401
518074846 Ncb Management Service, 1 Allied Dr, Trevose, PA 19053-6945
518074847 Ocean Med Ctr, 53 Nautilus Dr, Manahawkin, NJ 08050-2465
518074848 Paramount Recovery Sys, PO Box 23369, Waco, TX 76702-3369
518074849 Paramount Recovery Systems, LP, 7524 Bosque Blvd Ste L, Waco, TX 76712-3772
518074850 Pierre Louis, 323 Belleville Ave, Bloomfield, NJ 07003-3648

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518074851 Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
518074852 Professional Bureau of Collections of Ma, PO Box 4157, Greenwood Village, CO 80155-4157
518074853 +Progressive Insurance, 2 E 79th St, Harvey Cedars, NJ 08008-5915
518074854 Quality Medical Transport, PO Box 320, Bayville, NJ 08721-0429
518074855 Raritan Bay Fcu, 491 Raritan St, Sayreville, NJ 08872-1442
518074857 Richard J. Daniels, MD, PO Box 5220, Toms River, NJ 08754-5220
518074858 Riverbank Inpt Med Assoc, LLC, PO Box 80198, Philadelphia, PA 19101-1198
518074860 Roseanne Vantuono, MD PA, c/o Miller Devro & Associates, PO Box 297, Manasquan, NJ 08736-0297
518074867 SSS Physical Med & Rehab Service, 4 Princess Rd Ste 207, Lawrenceville, NJ 08648-2322
518074861 Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
518074863 +Sequim Asset Solution, 1130 Northchase Parkway St, Marietta, GA 30067-6413
518074866 Sportscare of America, PC, PO Box 788, Winter Park, FL 32790-0788
518074868 Superior Court of New Jersey, Law Division, Special Civil Part Ocean C, 118 Washington St, Toms River, NJ 08753-7626
518074869 Swara Afifiwala, 300 2nd Ave, Long Branch, NJ 07740-6303
518255533 TIAA, FSB, FORMERLY KNOWN AS EVERBANK, c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
518074872 The Childrens Hospital of Philadelphia, 3401 Civic Center Blvd, Philadelphia, PA 19104-4319
518074873 Toms River Medical Group, 334 Commons Way Bldg C, Toms River, NJ 08755-6428
518074874 +Toms River Township Tax Collector, PO Box 607, Toms River, NJ 08754-0607
518074875 Township Of Toms River, PO Box 607 Tax Collector, Toms River, NJ 08754-0607
518074876 +Township Of Toms River Tax Collector, 33 Washington Street, Toms River, NJ 08753-7642
518074877 Trans Continental Credit & Collection Co, PO Box 5055, White Plains, NY 10602-5055
518074878 Tun S Chu MD, 599 Route 37 W Ste 2, Toms River, NJ 08755-8011
518142699 U.S. Department of HUD, 451 7th Street S.W., Washington, Dc 202410
518074880 US Bank Cust PC 4 & Creditors, 50 S 16th St Ste 2050, Philadelphia, PA 19102-2516
518074881 US Bank Cust PC6, LLC, 50 S 16th St Ste 2050, Philadelphia, PA 19102-2516
518074882 US HomeMed, LLC, 5 Lebanon Dr, Brielle, NJ 08730-1548
518074879 United Telemanagement Corp., PO Box 145465 Billing Department, Cincinnati, OH 45250-5465
518074885 +Verizon Vision 5, PO Box 660108, Dallas, TX 75266-0108
518074886 Vincent Milazzo, MD, 425 Jack Martin Blvd, Brick, NJ 08724-7732

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 14 2020 01:09:17 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 14 2020 01:09:13 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518074780 E-mail/Text: legal@arsnational.com Feb 14 2020 01:08:40 ARS National Services, Inc., PO Box 463023, Escondido, CA 92046-3023
518074782 E-mail/Text: billing@assa-nj.com Feb 14 2020 01:09:47 Atlantic Shore Surgical Associates, 478 Brick Blvd, Brick, NJ 08723-6077
518074790 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 14 2020 01:12:13 Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
518074798 E-mail/Text: documentfiling@lciinc.com Feb 14 2020 01:07:47 COMCAST, 505 N Main St, Manahawkin, NJ 08050-3021
518074789 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 14 2020 01:12:13 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518173230 +E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM Feb 14 2020 01:12:34 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518074793 +E-mail/Text: bankruptcy@certifiedcollection.com Feb 14 2020 01:09:02 Certified Credit & Collection Bureau, PO Box 336, Raritan, NJ 08869-0336
518074801 +E-mail/Text: convergent@ebn.phinsolutions.com Feb 14 2020 01:09:51 Convergent Outsourcing, Inc., 800 SW 39th St, Renton, WA 98057-4927
518074805 E-mail/Text: bankruptcy_notifications@ccsusa.com Feb 14 2020 01:10:19 Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
518074809 E-mail/Text: G06041@att.com Feb 14 2020 01:09:49 DIRECTV, 2230 E Emperial Hwy, El Segundo, CA 90245
518239918 +E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM Feb 14 2020 01:12:34 Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518074811 E-mail/Text: bankruptcynotices@dcicollect.com Feb 14 2020 01:10:00 Diversified Consultant, PO Box 551268, Jacksonville, FL 32255-1268
518074820 E-mail/Text: bankruptcy_notifications@ccsusa.com Feb 14 2020 01:10:19 Geico Indemnity Company, c/o Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
518074830 E-mail/Text: abachman@rmbcollect.com Feb 14 2020 01:10:02 JFK Medical Center, PO Box 11913, Newark, NJ 07101-4913
518074835 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 14 2020 01:14:15 LVNV Funding, LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518074838 +E-mail/Text: bknotices@mbandw.com Feb 14 2020 01:09:48 McCarthy, Burgess & Wolfe, 26000 Cannon Road, Cleveland, OH 44146-1807
518074842 E-mail/Text: ebn@rwjbh.org Feb 14 2020 01:09:51 Monmouth Medical Center, PO Box 903, Oceanport, NJ 07757-0903
518074856 E-mail/Text: Supportservices@receivablesperformance.com Feb 14 2020 01:10:12 Receivables Performance Management, LLC, 20816 44th Ave W, Lynnwood, WA 98036-7744
518074859 E-mail/Text: rwjebn@rwjbh.org Feb 14 2020 01:10:21 Robert Wood Johnson University Hospital, PO Box 15448, Newark, NJ 07192-5448

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Date Rcvd: Feb 13, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

518074862 E-mail/Text: bankruptcy@savit.com Feb 14 2020 01:10:23 Savit Collection Agency,
PO Box 250, East Brunswick, NJ 08816-0250
518074864 E-mail/Text: clientservices@simonsagency.com Feb 14 2020 01:10:12 Simon's Agency, Inc.,
4963 Wintersweet Dr, Liverpool, NY 13088-2176
518074865 +E-mail/Text: bankruptcy@sw-credit.com Feb 14 2020 01:09:18 Southwest Credit,
4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958
518074870 E-mail/Text: bankruptcy@td.com Feb 14 2020 01:09:20 TD Bank, NA, PO Box 1377,
Lewiston, ME 04243-1377
518074883 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Feb 14 2020 01:07:38
Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550,
Saint Charles, MO 63304-2225
518239892 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 14 2020 01:13:28 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518074884 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Feb 14 2020 01:07:37
Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518074871 ##The CBE Group, Inc., PO Box 2594 Payment Processing Center, Waterloo, IA 50704-2594
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on February 12, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Daniel E. Straffi on behalf of Debtor Florence Hirschfeld bkclient@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com
Denise E. Carlon on behalf of Creditor TIAA, FSB, FORMERLY KNOWN AS EVERBANK
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor TIAA, FSB, FORMERLY KNOWN AS EVERBANK
kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7